

WOMEN IN NUMISMATICS

# winning ways

AUGUST 2007

VOLUME 16, ISSUE 3

CONSTANS II

*larry gaye*

PATRIOTISM, PRIDE  
AND PURPOSE:  
THE FEMALE  
FORCE BEHIND  
THE BIRTH OF  
THE LIBERTY  
LOAN BOND

*larry schuffman*

GENEALOGY ON  
BYZANTINE GOLD  
SOLIDI

*prue fitts*



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## WIN Contacts

### *Organization Mailing Address:*

Cindy Mohon  
Treasurer  
PO Box 8955  
Redlands, CA 92375-2155

### *Winning Ways Mailing Address:*

Katie Heinrich  
PO Box 446  
Miami town, OH 45041  
*Email: khcoins@fuse.net*

### Newsletter Policy

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### Letters-to-the-Editor Policy

Letters-to-the-Editor are welcome from both members and non-members and must include your name, address and phone number. Letters will be published in *Winning Ways* as space and publication deadlines permit and are subject to editorial discretion. Whenever a letter addresses a specific problem that the Board can assist in resolving, it will be forwarded to the appropriate people.

### Feature Articles

Articles, photos and features pertaining to the numismatic industry are welcome and are subject to editorial discretion and editing.

# President's Corner

By Prue Fitts

**S**ummer at last? It is supposed to be a time for R and R. Hmmm. It doesn't really seem much different except that we have a few more hours of daylight in which to try to get things done! And here in the North-East, we are still trying to find out what a cubit is - you know, that thing that Noah used to build an ark. One would think that if we could do all those incredible maneuvers in space, we could run a large hose from the East coast to all the dreadful fires around the country and help each other out!

Central States was a wonderful show with several of our members taking prizes in Exhibits: Katie Heinrich for "Uncommon Women on Common Currency." (See also her article in the spring issue of *Winning Ways*); Nancy Wilson for "Ming Dynasty Notes." Rita Jene Sledz was a first time exhibitor with her special Alphabet which was not only creative but beautiful. Rollie Finner again won Best in Show for his Norse American Medals exhibit.

Please let Katie or me know of your numismatic achievements this year. Not all of us get to all the shows and it's important that we know what everyone is doing. Exhibits, articles, special numismatics visits to Museums, and shows. We are a small group of numismatists and it's so important to network. Pictures are always welcome too.

I had a wonderful chat with Cherie Schoeps in Long Beach. Did you know she is one of only three women contributors to *The Red Book*?

Milwaukee in August: Because of our successful first Symposium last year, we will again feature prominent women in the field. Mary Counts who is the President of Whitman Publishing will speak as will Lorraine Weiss, a dealer and your "Member at Large" on the WIN Board. The Symposium will be at 2:00 on Friday - check your schedule for the room number.

Our regular general meeting will be on Saturday. We will again meet at 8:00 am, to accommodate our dealer members, and we will have coffee this time! Remy Bourne, Governor of the ANA and long-time supporter of WIN will be our speaker. We will have a mini-auction, featuring the WIN "Traveling Jigsaw Puzzle" (provided I finish by August ! ), and a brand new book by Dave Bowers. Its a stunner. More contributions would be welcome! Just bring them to the meeting.

If you will be near Cornish, NH this summer, you are in for a treat. There is a summer concert series in "The Little Studio" at Saint Gaudens house/studio/enclave. It starts July 1 with a celtic harp and vocal, includes classical and jazz, chamber ensembles and ends August 19<sup>th</sup> with selected works of Brahms and Revel. If you have never been to this extraordinary work place of the sculptor of one of our most famous coins, (commissioned by President Theodore Roosevelt) it is a treat. I was at an auction when one double eagle sold for over \$1,600,000 - plus the face value of the coin - \$20! There is also a wonderful garden next to the house which has magnificent vistas.

I hope your summer is wonderful and that I'll see you in Milwaukee!

*Prue*, WINPRUE@aol.com



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## Deadlines

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All content or advertisements submitted for use in *Winning Ways* should be received by the following deadlines for each issue:

<i>April Issue</i> .....	<i>February 15th</i>
<i>August Issue</i> .....	<i>June 2nd</i>
<i>January Issue</i> .....	<i>November 1st</i>

## Constans II

By Larry Gaye (Reprinted from the July 06 issue of the *Celator*)

**B**eing the dedicated numismatist, I am always on the lookout to add new coins to my collection. My pocketbook does not allow me to collect coins which cost “real” money, so expense is always a factor in my acquisitions. I, therefore, do a considerable amount of research to make sure what I purchase is a good buy. I view dealer junk boxes as pots of gold as no one can know everything about everything.

I am a fanatical Byzantine bronze collector and have been so for many years. About ten years ago, I attended a local show where I was on the lookout for anything I did not have – which in Byzantine numismatics leaves a lot of room for opportunities. I had a sufficient understanding of the coinage and had collected long enough that many types were familiar to me; I was selective, looking for good quality. The hunt was a lot easier then as there was little demand for Byzantine coinage and the local dealers knew I was the one to see if they wanted to get rid of those dirty, ugly Byzantine coins.

That particular weekend I wasn’t set up to sell and was merely walking the show. In attendance were several ancient dealers, one had just returned from the New York show (NYINC) where he had purchased a quantity of better

quality Byzantine coins. I sat down and eagerly began to pour over them picking out some desirable types I didn’t have that were familiar at inexpensive prices. Rummaging a bit more led me to another and I distinctly remember thinking that this was a coin I had never seen before! So, I quietly asked the inevitable question “How much?” Soon the coin became mine at what I felt to be a bargain price.



The coin was unknown to me despite my familiarity with various auction catalogues and reference books, including David Sear’s *Byzantine Coins and Their Values*, Philip Grierson’s *Byzantine Coins*, and Harlan Berk’s *Eastern Roman Successors of the Sestertius*. At the time, I was not yet able to afford the MIB or the *Dunbarton Oaks Catalogue*. In fact, only two of the above references would have been helpful

and only one in my possession at the time contained an image of the coin. I didn’t discover that fact until I had exhausted all other sources.

As soon as I returned home, I began my research. The first three folles I found relatively quickly; they were bargains and I was happy. The fourth and last was quite another story. The portrait was unmistakable: it was that of Constans II with a staff surmounted by a cross on the obverse and Constans II and Constantine IV with a “K” over “B” to their right on the reverse. Should be easy... right! In Byzantine coinage, the use of Greek letters to indicate numbers is quite standard. “B” is the second letter of the Greek alphabet, and it indicates the number two. The letter “K” indicates the number twenty.

From late Saturday afternoon until late Sunday evening, I was stymied. Auction catalogues and books were strewn over the floor, but to no avail as I saw not a single image of the coin. My eyes were watery, I couldn’t see, it seemed as if the great mustachioed Emperor Constans II was daring me to attribute the coin that his familiar face graced.

Finally, in despair, I picked up the one book I had not yet viewed, Harlan Berk’s simple blue book. I figured if it wasn’t pictured in Sear, and wasn’t in major auction catalogues, or in Grierson’s one volume work, why should it



be hand drawn in Harlan's book? Sorry Harlan, for ever doubting you, here is my undying apology.

I opened Harlan's little blue book right to Constans II and went through that section page by page. Finally, there he was, the Emperor and the coin staring back, as if to say, "What took you so long?" It was entry number Berk 714 a half follis listed as H(ahn)-227, S(ear).1146c with the note that Hahn listed "four known." I immediately went to Sear and found it as S.1146c a follis from the mint of "Cherson (?), DO 210 (Bosphorus?), B.M.C., T.282, R(atto), B.N., p 371, M.I.B. 227."

Of course, at that time I didn't own the DO, MIB, Tolstoy or Ratto, but I was a very happy camper. Imagine, I had in my possession a wonderful little coin listed by David Sear as "Extremely Rare" and one of only three coin types minted in Cherson for Constans II, the other two being solidii; three types for the entire forty-seven year reign (641-668 AD) of Constans and all listed as "Extremely Rare." While it had obviously circulated, it had no problems and exhibited great eye appeal.

Sometimes solving one problem creates others. This is where the numismatist starts asking questions. Why did David Sear identify it as a follis and Harlan Berk call it a half-follis? The reverse clearly shows Constans II standing with a large "K" above an equally sized "B". Does this mean that Sear interpreted it as two ("B") twenties ("K") and thus a follis? Does Harlan Berk interpret the "K" as indicating a half follis? If so is the "B" under it an officina or indictional year?

The DO lists the piece as a half follis, MIB 227 identifies it as of all things a "double

follis" with "B" as the number two meaning the indictional year two of 658/659 AD. If we accept the MIB explanation then at least we know when it was minted, but how does double follis come into the picture?

In a phone conversation with William Metcalf several years ago when he was still at the ANS, he confirmed that the ANS had a specimen and kindly sent me a photograph to assist my research. The DO lists a specimen as DOC. 210 though there is no photo of it in the catalogue. I spoke with Harlan Berk about his line drawing

Where is the fourth? Any help answering questions raised in my research would be greatly appreciated as well.

I truly enjoy the wonderful world of Byzantine coinage. I am constantly reminded just how many unanswered questions there are in this amazing series both numismatically and historically. We are indebted for the work of those before us who devoted so much time to answering questions they knew we might ask. I also want to thank my friend Nick Economopolis for spurring me on in the search for more knowledge about this very intriguing coin.

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at the  
1998 ANA Convention in Portland and asked him which coin he used as the model for the drawing. Harlan indicated he used several specimens and went into no more detail. Did he use the examples illustrated in the MIB and the ANS collections?

It would seem that of the four coins Hahn references one is in the Dunbarton Oaks Collection, one in the ANS and one in the MIB.

# Patriotism, Pride and Purpose: The Female Force Behind the Birth of the Liberty Loan Bond

By Larry Schuffman

**T**his April marked an anniversary in this nation as well as in numismatic history. It was 90 years ago that the United States of America declared war on the Imperial German Government and entered into World War One. Among the reasons for this were:

1) The U.S. was faced with Germany's announcement that they would resume unrestricted submarine warfare on the Worlds seas.

House of Representatives approved the war resolution 373-50; the Senate 82-6. "The Great War" otherwise known as the "War to End All Wars," brought to collectors of U.S. currency on April 24, 1917, what the author feels are the most beautiful and patriotic bonds ever issued by the United States government. They were the first in a series of Liberty Loan and Victory Loan Bonds which were used to fund the war effort.

These bonds needed to be sold and sold quickly. The women of America seized the moment and opportunity! Because of their focus, strength of purpose and tenacity, sales quotas were not only met but exceeded and the funds sorely needed to fight the fight "across the

ury, William Gibbs McAdoo.

Liberty Loan Bonds were issued to finance and support the war effort. Victory Loan Bonds were issued after the First World War. The Victory Loan Bonds were issued after WWI ended. Both of these bonds were usually sold in maturities as long as 30 years with call provisions for earlier redemptions, although shorter maturities were sold. These bonds could be redeemed for their face value plus interest. The Bonds had coupons which could be clipped for redemption purposes. Some Registered Bonds similar to our Savings and "I" Bonds were issued as well. (See photo of the \$100 Third Liberty Loan.) Registered bonds had



2) The Kaiser's proposal to Mexico to join the war as Germany's ally against the U.S. was exposed in February 1917 (Zimmermann Telegram).

3) German submarines attacked and sank three American merchant ships.

These events prompted President Wilson to request that Congress declare war on Germany, which it did on April 6, 1917. The

pond" was waged and won. Because of their victory, the debt America owes to those women of the day, during and immediately after WWI, can neither be fully determined nor fully repaid.

Their efforts are the focus of this article on the importance of women in numismatics.

Liberty Loan and Victory Loan Bonds were conceived by then-Secretary of the Treas-

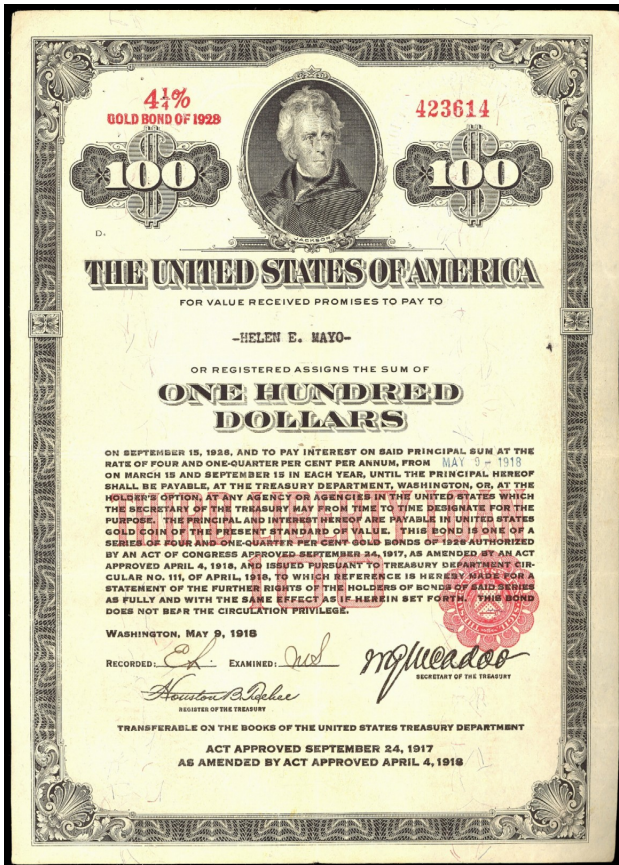
semi annual interest payments mailed to the holders of record. At the time of issue, these bonds were redeemable in gold. This is not the case today as the United States abandoned the gold standard in 1933.

Facing the monumental task of funding an overseas war as well as managing the American economy, the Federal Reserve Chairman had decisions to make concerning an over



stimulation of the economy versus a recession.

McAdoo realized he had to fund the war effort with publicly generated funds while at the same time not doing harm to the banking system. Consequently, the interest rates paid on Liberty/Victory Bonds were lower than that



paid by the banking institutions. McAdoo needed to appeal to the innate patriotism of Americans to succeed. An aggressive campaign was waged to raise money from those who supported the war effort by selling Liberty Bonds. The government used famous artists and illustrators such as Howard Chandler Christy, J.C. Leyendecker, Henry Raleigh, Sterner and J. Scott Williams to motivate, inspire, anger and create fear among Americans to the realization of how horrible life would be if America and her allies lost the war to the "Evil Scourge of the Hun!!" The premise of these propaganda posters ranged from the patriotic and majestic to the frightening.

The Government had the popular actors and actresses of the day, such as Al Jolson, Mary Pickford, Douglas Fairbanks and Charlie Chaplin host bond rallies.

Even the Girl Scouts and Boy Scouts were enlisted into the cause; they went door to door selling subscriptions for the Bonds. School children saved their nickels and dimes and added their change to their parents' dollars to buy special stamps which were then mounted into their War Savings Certificate booklets to buy war bonds. The feeling of the day was that you weren't a patriotic American if you did not buy a bond.

At first, sales were slow, but once Mrs. W.G. McAdoo, wife of the Treasury Secretary was made chairman of the National Woman's Liberty Loan Committee sales began to accelerate and the entire allotment of the First Liberty Bond issue of two billion dollars worth of bonds were sold in allotments of \$50.00 to \$10,000. To give the reader an idea how strong the groundswell of support for the National Woman's movement was, that by the end of the war 1½

years later, membership numbered 1 million members. In fact, the women in the New England district of the Federal Reserve were so successful in their raising of funds, the Federal Reserve Bank turned over the authority of the War Savings campaign to the women of the National Woman's Liberty Loan Committee. The job was being done.

The war time economy surged, interest rates rose and bond prices fell.

Many of the first two issues of Liberty

Bonds were redeemed or converted to higher rate issues. Those bonds converted were exchanged into the "First Liberty Bond Converted or Second Liberty Bond Converted" issues. The first two Liberty Loan Bond issues that were not redeemed nor converted are among the rarest of the bonds issued. Many of these bonds have not survived these past nine decades because they were redeemed due to the need for money during The Great Depression of the 1930's.

There were a total of four Liberty Loan Bond issues and one Victory Loan Bond issue. Of the \$24 billion in total subscriptions offered, \$21 billion dollars of bonds were issued. The average purchase of five issues was \$445.00. Analyzing the denominations of the war bonds still outstanding as of June 30, 1920, only \$3.9 billion or about 20%, were issued in the denominations of \$50.00 and \$100.00, representing average Americans with modest means who supported the war effort. As a point of comparison, the financial cost to the U.S. of



WWI was approximately \$32 billion.

Due to the fact that the interest on the Liberty/Victory Bonds was tax-free, the



greatest denominations purchased, i.e. \$100,000, were made by high income individuals, banks and by U.S. corporations to pay dividends to shareholders. U.S. Steel purchased \$128 million in Liberty Bonds.

during the current Large Size currency bull market. Compare the price multiple on a common 1899 Black Eagle, i.e. Fr. 236. There are about 1,700 notes in the information census available. This note in Very Good condition trades for about 85 times face value. A more common

of issues are the First and Second Liberty Loan series, which in some denominations, have sold within the last few years in recent auctions, in excess of \$5,000.00.

(CAA- Heritage Signature Auctions, September, 2003)

Reasons to collect these bonds:

1) They are an integral part of our proud and historical past.

2) The engravings are beautiful works of art, as an example, the bonds and vignettes, beginning with the First Liberty Loan of 1917 3½ Percent \$50.00 Bond, faces up like a piece of currency of the times. For those familiar with the \$2.00 1918 Federal Reserve Bank Note Series, the layout of the Bond and Vignette of Thomas Jefferson are very similar to the popular "Battleship" note. In fact the Register of the Treasury, Houston Teehee, is listed on both issues. A prominent feature which the Liberty Bond has and the Federal Reserve Bank Note does not have is the Statue of Liberty standing tall in all of her majesty to the right of the bond.

Illustrations of the front and back of this First Liberty Loan Converted Series are provided to show the beauty of the vignettes and patriotism displayed as the 3 "Doughboys" charge up the hill with their bayonets drawn and "Old Glory" proudly waiving.

The Second Liberty Loan Converted Gold Series \$100.00 bond with its gold coupons has Andrew Jackson on the front of the bond and a beautiful "Miss Liberty" on the back in a gold flowing chemise holding the American flag in her right hand with the Statue of Liberty in her left while her robes flow over a series of clouds which float over the Capitol Building.

3) Most collectors looking for beautiful and historical vignettes have sought Large Size Type currency. Therefore Liberty Loan and Victory Loan bonds have not increased in value

variety Fourth Liberty Loan \$50.00 Bond in Extra Fine condition, with over 20 coupons attached may be purchased for under \$1,000.00. That's at ONLY 20 times face. The more complete the bond the greater the value. The rarest

of Engraving and Printing.

The Story of the Liberty Loans ©1919 by Lambert St. Clair, Author, Published by: James William Bryan Press, Washington, D.C.

Wikipedia.

4) The bearer bonds are still redeemable at their face value.

The author wishes to cite and to thank the following sources:

Ms. Marie Alberti, of Smythe Auctioneers for introducing me to the beauty and history behind the Liberty Loan Bonds.

American Financing of World War I ©1970 by Charles Gilbert, Author, Published by: Greenwood Publishing Corporation Westport, CT.

Harry G. Heiss, Archivist, Bureau of the Public Debt Department of the Treasury.

Chester (Chet) L. Krause, for sharing his knowledge of Liberty Loan Bonds with me.

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Dr. Franklin Noll, Historian and Treasury Securities Specialist (Under Contract) Historical Resource Center, Bureau of Engraving and Printing.





# Genealogy on Byzantine Gold Solidi

By Prue Fitts

**A**ssociating sons of the Emperor on coinage was not an innovation for Byzantine coins. The Romans had done it before, and the Eastern Romans, as the Byzantines thought of themselves, used it seamlessly. One hundred years before Leo III (717 – 802) was established on the throne in Constantinople, Heraclius had associated both his first and second sons who were half brothers. A charming series shows the boys growing up on the coinage with their Dad:

## Heraclius (610 – 641)

as ruler is in the center with his eldest son, Heraclius Constantine on the right of the coin (his left) and Heraclonas on the left (his right). S758



The same order a few years later. S759. Both sons succeeded in 641, the year that their father died. But their reigns were short and neither came to a happy ending. The eldest died and the second son, despite the efforts of his mother, was banished before the year was out.

## Leo III the Isaurian (717- 741),

so called for his home region in North Syria. When he came to the throne, the empire had endured three rulers in the 6 years after the tortured reign of Justinian II whose vindictive cruelty during his second reign had thrown the Empire into chaos. Leo, a strong military General, is best known for his determination to remove images of Christ from public and ecclesiastical places called the *Iconoclastic Controversy*. In essence, this stated that images of Christ were being worshipped, rather than the one represented. A sacred icon which had been performing miracles, suddenly ceased to do so. In spite of victories against the Arabs during his reign, there was concern that God was no longer protected their Empire. Under Leo's orders, hundreds of mosaics were white washed or mutilated; however when he dared to remove the large statue of Christ at the Chalke Gate, the populace rebelled and forced him to stop. 100 years would pass before this divisive debate was finally settled and images restored.

It was particularly important for him to associate his son Constantine, as Leo had two

half brothers, Nicephorus and Christopher who were already Caesars. This title would normally confer the succession and Leo wanted to make sure there was no mistaking of his intentions. His son, Constantine V was made co-emperor in 720 at less than two years old. Leo put himself on the obverse because he was the pre-eminent figure and Constantine V was on the secondary side, the reverse. S1504

## Constantine V (741-775)

succeeded when his father died. His reign was briefly halted when his brother in law usurped the throne. But Constantine returned in 43 captured, humiliated and blinded him and reinstated the war on Icons. He was called a Christ-hating new Midas by one contemporary writer, who accused him of hoarding which caused prices to fall on the market. When he regained Constantinople, he allegedly issued leather solidi to the merchants for his troops, promising to redeem them later, which he did.



Constantine put his image of his father Leo III on his coinage on the reverse, while he had the prominent position on the obverse. S1550. This position now becomes the honoured dead



ancestor side.

Creating a three generational coin, he put his son Leo IV on the obverse with him as co-ruler. Constantine V is bearded, and his son, beardless is on the right. His father, Leo III is on the reverse. 1551.



## Leo IV the Khazar (775-780)

was 26 when his father died in September of 775. Called the Khazar because his mother was a princess of that tribe, he married Irene, a stunning Athenian beauty. They had one son, Constantine VI who was crowned Emperor on Easter day 776, at the age of five. The celebration was sumptuous and members of the governing classes and the guilds as well as representatives of the Army took an oath of allegiance to the child.



Leo IV with his son Constantine VI on the obverse of a solidus. Its getting a bit crowded now for he put his father, Constantine V and grandfather Leo III on the on the reverse. S1583.

But there was room for one more: When Leo IV died, Constantine VI was only 9 years old. His mother, Irene, as was the custom became regent for him.



On the obverse, Constantine VI on the left with his mother on the right.

Leo III, Constantine V and Leo IV, great grandfather, grandfather and father on the reverse. S1591.

## Constantine VI 780 – 797

reigned in title for the next 17 years. We do not know if he was feeble or totally dominated by his mother.

It was Irene who summoned the Council of Nicaea in 787 which condemned iconoclasm, and she and her son were acclaimed as the new Helena and Constantine. In the

spring of 790, Irene discovered he was plotting against her and banished his supporters and confined him to his rooms in the palace. In the autumn, she demanded an oath from the army that they would support her and not him as long as she was alive. However, some of them revolted and proclaimed HIM the sole emperor and SHE was confined to her palace of Eleutherion. But – and here is the justification for simple-mindedness - Constantine restored his mother to her former, joint position with him. His popularity declined – he divorced the wife who had been chosen by his mother, becoming the first sitting emperor to do so. Irene issued a follis at this time with herself on the obverse (the important side) alone. Constantine is on the reverse – the dead side and he is still alive!

Only on the silver miliaresion, does Constantine's name come first. He is never shown as bearded which is normally the case when a boy becomes a man! In addition, except for the two years that she was in disgrace, she is shown with the globus cruciger which is now the chief symbol of power.

In 797, Irene made her move. A July attempt to assassinate Constantine IV did not succeed, but in August, her supporters grabbed him and put him in the royal birthing chamber and blinded him with such savagery that it was believed that he died shortly thereafter.

## Irene 797 – 802

Irene was the first woman to rule in her own right in the Eastern Roman Empire. She had two challenges on her coinage. She could not title herself “Augusta” for there was no husband, Augustus. So she used the femi-





nine form of “king” *basiliss* and put herself on the reverse. S1599.

Her problem now becomes what to put on the reverse. For four generations, this was reserved for the dead ancestors. Her son was certainly not an ancestor; and while he dead, she was the one responsible for his murder. So she simply put herself on the reverse as well. The control letter at the end of the inscription tells us that this is the



Charles Augustus Emperor governing the Do-

The Western Romans had up to this time regarded the Eastern Emperors as the legitimate ones until Irene deposed her son by murder. They now considered that the Eastern throne was vacant. Therefore the Pope crowned Charlemagne in Rome in 800. Charlemagne called himself “Carolus Augustus Imperator Romanorum Gubernans Imperium;”

main of the Romans.” There was discussion of marrying Charlemagne to Irene. It would have joined the two increasingly disparate ends of the Empire, but one wonders if there would there have been harmony if they had been in the same neighborhood!

Irene was deposed in 802 and sent into exile. Legend has it that she was not too unhappy and died with her red shoes on. She was canonized later for her tireless work on restoring the icons. But it was not until the reign of Michael III (842 – 867) that they were finally restored. In this case as well, it was probably his mother who took the driving role. She appears with Michael as regent on coinage, as does his sister. But that is a story for another time.

## Important News and Notes

### News and Notes of Women In Numismatics

**W**IN is planning on producing some new elongated coin sets. In the meantime, there will be a limited number of back issues of past elongateds for sale at the American Numismatic Association’s Convention in Milwaukee, Wisconsin. The elongateds are wonderful, so think about possibly making a purchase.

Also in Milwaukee, the speaker at the regular WIN meeting will be Remy Bourne. He will be giving a talk entitled “Meeting International ANA Members”.

At the last WIN meeting, at the Central States Numismatic Association’s

Convention in St. Louis, Missouri, the annual Gloria Peters Literary Award was given. Every year, this award goes to one Winning Ways author who the judges deem to have the most well-written article.



The Gloria Peters Literary Award, held by Prue Fitts and Katie Heinrich, will be mailed to its recipient, Marlena Wald.

The 2006 Gloria Peters Literary Award went to Marlena Wald for the article “Matrimony and Geopolitics in the Early Augustan Reign: Octavian’s Royal Wards, Juba II and Cleopatra Selene.” Marlena however,

was not present in St. Louis to receive the award. It will be mailed to her promptly.

WIN is going to  
have another  
**Symposium!**

It will be held at  
2:00 pm at  
the ANA show in  
Milwaukee, Wisconsin  
on Friday,  
August 10th.

The speakers will be  
Mary Counts and Lorraine Weiss.

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# Does the Buck Stop Here?

By Alex Troxell

**O**n the seventeenth of July, 2006, a bill was brought to the House that has the power to drastically change our country and its monetary systems. Not only does the bill intend to eliminate the penny, but it also aims to stop circulation of the one-dollar Federal Reserve note and replace it with a one-dollar coin. These alterations will help to implement a new cash rounding system that rounds all transactions to the nearest nickel. Jim Kolbe, the Arizona representative that wrote and introduced the bill, also wants to alter the governmental end of monetary policy by integrating the Bureau of Engraving and Printing and the Mint into the Federal Reserve Bank. The COIN Act of 2006 (H.R. 5818) proposes many changes for the United States' monetary systems to make them more efficient and cost effective, and these changes, if accepted, will have profound effects on the American public.

One of the major changes that would be implemented under this bill is the replacement of the one-dollar bill with a one-dollar coin. Section five of the COIN Act states that after a specific period of time, "a Federal reserve bank may not order or place into circulation any \$1 Federal reserve note" (H.R. 5818). Though they are initially more expensive to mint, not to mention a bit odd, one dollar coins would last longer and have lower services costs than one-dollar bills (*Is It Time to Eliminate the One-Dollar Bill?*). One-dollar coins have been put into circulation before, but they have never been very successful. As one Newswire author put it, "Supporters of the \$1 coin want to get rid of the Greenback [one dollar bill] because history has shown that the \$1 coin won't succeed while the \$1 bill is in circulation" (*Misguided Bill to Abolish Dollar*). For either of these reasons, or maybe even both, Kolbe decided it would be a good idea to eliminate the one-dollar bill.

Another major objective of H.R. 5818 is eliminating the one-cent piece, or penny. Not only are pennies a complete nuisance, but they also cost more to produce than they are worth in face value [1.4 cents per one cent piece] (Kolbe). While this seems ample reason to stop minting the coins, some believe that Kolbe has ulterior motives. Newswire declared: "Kolbe's bill represents special interest lawmaking at its worst" (*Misguided Bill to Abolish Dollar*). Christian Zappone had this to say, "Kolbe represents Arizona, the largest copper producing state in the nation. Copper is the main material of the nickel coin which, after the elimination of the penny, would benefit by becoming the lowest denomination of currency in circulation" (*The Fight Against the Penny*). Even if the motive behind the decision is a little shady, saving the government millions by making our monetary system more cost effective doesn't sound all that bad.

Eliminating the penny will make way for a new cash transaction rounding system. Businesses would first get the total value of the goods or services they are selling, then that total amount would be rounded to the nearest five cents; if set amount ends in 1, 2, 6, or 7, then the total would be rounded down, whereas totals ending in 3, 4, 8, or 9 would be rounded up (H.R. 5818). This would only apply to cash transactions though, so if goods or services are paid for through a credit card, debit card, or check, the total value would still

be paid to the exact amount, cents and all. Still, according to Dr. Joe Meyers "businesses will quickly learn how to price things so that they always come out ahead. This can be easily programmed on a computer" (Meyers). Cashiers would have to learn how to mentally round very quickly which could cause delays or even major problems for businesses and consumers. Plus, consumers would be hit with \$3 billion of 'rounding taxes' over a five-year period (Weller). This proposed rounding system has a definite down side for consumers with a great deal of wasted time and money.

Another change in monetary policy comes for the Mint, the Bureau of Engraving and Printing, and the Federal Reserve Bank. This would change all of the responsibilities of their employees, and especially those in management or other high positions of importance. The change is meant to remove a layer of bureaucracy from the government, but not everyone can see that. In an interview with CNN, Chuck Todd gave his thoughts on the matter, "Sure, you're taking bureaucracy away from the Treasury but you're adding it to the Federal Reserve, [...] Where do you get the efficiency?" (qtd. in *Kill-the-Penny Bill Introduced*). Meyers points out that "changing the US Mint to control of Board of Governors in Fed Reserve is a waste of money and will cause severe morale problems at the Mint" (Meyers). Integrating these three different branches of monetary systems in the United States government could have some serious repercussions.

Obviously, this bill will have



some major effects on the American public if it is indeed passed, so most of them have pretty strong opinions on this subject and have reacted to the act accordingly. A poll done by the American Numismatic Association asked whether hobbyists thought that the penny was still useful and still needed; the more than one thousand responses they got showed that their members were split right down the middle on the issue (Baker). Many people feel that the monetary units this bill intends to eliminate are still necessary. Norm Brauner shares this opinion; "Commerce needs small change and all bill denominations," he says (Brauner). Numismatist Dr. Joe Meyers said this:

"We need the 1 cent coin because Thomas Jefferson recommended the decimal system (based on 100). This is a system used in more than money and it works very well (move the decimal place to multiply or divide quickly!). If you eliminate the cent coin, you eliminate the decimal system." (Meyers).

There are several other people who are simply disregarding the bill altogether with doubts that it will even make it out of the committee (Phipps). One activist, in a testimony to the House, went so far as to claim that the bill would be detrimental not just to the American people, but to charities as well (Weller). A poll conducted by CNN showed that, of the participants, 55% still consider the penny useful while 43% think the penny should be eliminated, and

76% of participants said that the penny is so important to them that they would still stop to bend over and pick one up if they saw it on the ground. The American people have made their voices heard and their opinions known, and most of them aren't very fond of the bill.

Coin collectors will be directly affected by the changes proposed in this bill. It has the power to completely change the landscape of

state quarter program going on now and would take advantage of that programs success. Plus, the bill calls for two dollar circulating commemorative bills. The notes would have a series of reverse designs that would change every year or two, creating interest in the bills. All these factors add up to one very numismatic inclined act.

This one little bill has so many pieces to its puzzle and just as many responses from it's

public. While eliminating the one-dollar bill and the penny, it promotes one-dollar coins and a cash rounding system. H.R. 5818 also has plans written in to merge the Mint and BEP into the Federal Reserve System. These changes in monetary systems and governmental systems have not gone unnoticed by the American people either. They know that this bill could rock their world, especially if they are collectors. The COIN Act of 2006 (H.R. 5818) proposes many changes for the United States' monetary systems to make them more efficient and cost



the numismatic market for United States coinage. Pennies and one-dollar bills would almost definitely become instant collectables. Plus, one-dollar coins minted prior to the COIN Act would become 'obsolete' (H.R. 5818), making them more collectable than they already are. Also, the bill calls for various commemorative currencies. First off, quarters commemorating the District of Colombia and the U.S. Territories; this would almost be a continuation of the

effective, and these changes, if accepted, will have profound effects on the American public.

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*The next  
WIN general meeting  
will be held at 8:00 am  
at the ANA show  
in Milwaukee, Wisconsin  
on Saturday, August 11th.*

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## From Your Editor

By Katie Heinrich

**T**he next big event to take place in the numismatic world is the American Numismatic Association's Summer Seminar in Colorado Springs, Colorado. Affectionately called "Coin Camp" by many who attend it, the seminar is a favorite of countless dedicated numismatists. It is a one week experience full of unforgettable people and activities.

Every attendee takes a class of their choice. The courses span every subject from digital photography of coins to advanced grading to Byzantine coins. There is a class in Colorado to satisfy any numismatic craving. Most that attend once are back again the following years. But no matter how many times they come to Coin Camp, they always manage to find a new class

that interests them.

This year will personally be my third time going. Having been there before, I have many friends and acquaintances that I can't wait to see again. The people that are at seminar with you are just as wonderful as the classes offered. There are attendees of all ages from all over the country, and sometimes even from outside of the country.



But wonderful people are nothing new to

numismatics. This hobby has always drawn interesting, intelligent, and friendly individuals. After all, numismatics is just as much about the friends as it is about the coins.

A recent event that many numismatic friends were just attending was the Central States Numismatic Society's Educational Seminar. This is a new experiment

on the part of CSNS. These seminars will occur twice a year and will be in many different cities.

They will always be just one day of presentations and speakers.



Wendell Wolka, R.W. Jullian, Cliff Mischler, and

Anthony Serlock (from left to right) were all enthusiastic speakers.

This first seminar was held in Indianapolis, Indiana. The line up of speakers was quite impressive. They were Wendell Wolka, R.W. Jullian, Cliff Mischler, and Anthony Serlock. Each speaker was very entertaining, informative, and enjoyable. I am looking forward to the next seminar.

*Katie*, [khcoins@fuse.net](mailto:khcoins@fuse.net)



The beauty of Colorado Springs, Colorado (the location of Summer Seminar).



# Secretary's Page

By Cindy Wibker

**W**

IN Meeting at Central  
States Numismatic

Society Convention

May 12, 2007

St. Louis, Missouri

The meeting was called to order at 8:10 AM by WIN President Prue Fitts.

Prue welcomed everyone present and thanked them for coming to the meeting, which was one hour earlier than usual.

She also announced that the next meeting would be held in Milwaukee in conjunction with the ANA convention.

There was a brief discussion of the pros and cons of 8:00 AM vs. 9:00 AM, and the attendees agreed to hold the August meeting at 8:00 AM.

Prue asked everyone present to introduce themselves.

Following the introductions, she informed everyone that the WIN symposium in Milwaukee is now a "go."

Carrie Best asked Mary Counts of Whitman Publishing to participate, and Mary agreed.

Lorraine Weiss will also speak, and there may be a third speaker from Washington.

The symposium held last year in Denver was successful.

Prue then reminded everyone that WIN has elections this fall.

We currently need nominees on the ballot for president and treasurer of the organization.

WIN parliamentarian Carrie Best said the slate is due by December 1.

The nominating committee consists of Prue, Cindy Wibker and Lorraine Weiss.

Prue had a copy of the treasurer's report submitted by Cindy Mohon and reported the general fund has a balance of \$4,845.77 and the service (scholarship) fund has a balance of \$981.20.

Due to financial concerns, there was no coffee or muffins served at this meeting.

The possibility of an auction to raise funds during the FUN show had been discussed, but the board agreed that it's now too late in the year to make firm plans.

This idea may be used at a later date.

Katie Heinrich, editor of *Winning Ways*, presented the Gloria Peters Literary Award for 2006.

The recipient, Marlena Wald, was not present to accept the award.

Her plaque and check in the amount of \$50 will be mailed to her.

Marlena won the award for her article, "Matrimony and Geopolitics in the Early Augustan Reign: Octavian's Royal Wards, Juba II and Cleopatra Selene."

Katie then introduced guest speaker Brad Karoleff from Cincinnati.

Brad captivated everyone's interest with his stories of Jesus Christ, Francisco Pissaro

and John Reich, and how they are "connected" in history.

Following Brad's talk, Prue presented him with a WIN certificate of appreciation.



*Our informative Speaker, Brad Karoleff, told both entertaining stories and educational facts.*

Prue thanked everyone for attending the meeting and said she would see everyone in Milwaukee.

The meeting adjourned at 8:55 AM.

Respectfully submitted,

*Cindy Wibker,*

Acting Secretary

# 25 Things you can learn from the 2007 Redbook, a Quick Quiz

By Brad Karoleff

**1** . Excluding the Ads, what is the first coin illustrated in the Redbook?

2. What were the first coins authorized by the United States Government and what date appears on them?

3. What are the 8 mints that produced coins for the United States and what were the mintmarks used, hint; there are 9 mintmark identifications necessary for a complete answer.

4. The famous VDB designers initials were found on some of the newly minted Lincoln Cents issued in 1909. Public outcry led to their removal, but they were restored in a less conspicuous place on the cent in what year?

5. What coin was the first to exhibit the motto "IN GOD WE TRUST", and what year was it first minted?

6. How many different metallic compositions were there for three cent pieces?

7. Smallest can be determined in three different ways for coins, denomination, weight and diameter. Name the United States coins that represent each of these three definitions of small.

8. Even though it is the linchpin of the decimal system, the dime was not minted during the first year of mint production. What was the first year that the dime was produced?

9. In 1946 rumors abounded about the initials JS found on the newly minted Roosevelt Dime, some speculated they stood for Joseph Stalin, the hated leader of Communist Russia. Whose initials are they?

10. The short lived 20 cent piece was very similar in design to the quarter. What was the major design difference between the two denominations, other than the reverse eagle?

11. The first quarter made by the Mint was issued in 1796, in what year was the second minted?

12. Charles Barber designed many coins for use in the United States, he is most famous for the dimes, quarters, and halves that are called "Barber" coinages. In what years did the dimes, quarters and halves begin and end production?

What modern (copper nickel clad) coins were made for two years thusly eliminating a year from the mintage records that causes some confusion to new collectors?

14. Capped Bust Half dollars are my favorite! In what year were they NOT produced?

15. Speaking of Bust Halves, John Reich was the designer for the Capped Bust Half Dollars. He worked at the Mint for exactly 10 years, quitting after not receiving a raise in the entire time. In what year did John Reich leave the Mint?

16. Kennedy half dollars were made in three different metallic compositions. What were the first years each of the compositions were minted?

17. The 1804 silver dollar is one of the most famous of all United States coins. They were not actually minted in 1804, but much later for inclusion in presentation sets given to foreign dignitaries. When were they produced?

18. Margaret Houlihan on the famous TV show M\*A\*S\*H was nicknamed "Hot Lips". What US coin shares that nickname?

19. In what year was the final Peace Dollar minted, and what date did it display? Hint, this is a trick question and two different answers are necessary!

20. In what year was the first "Indian Head" coin made in the United States, and what denomination was it?

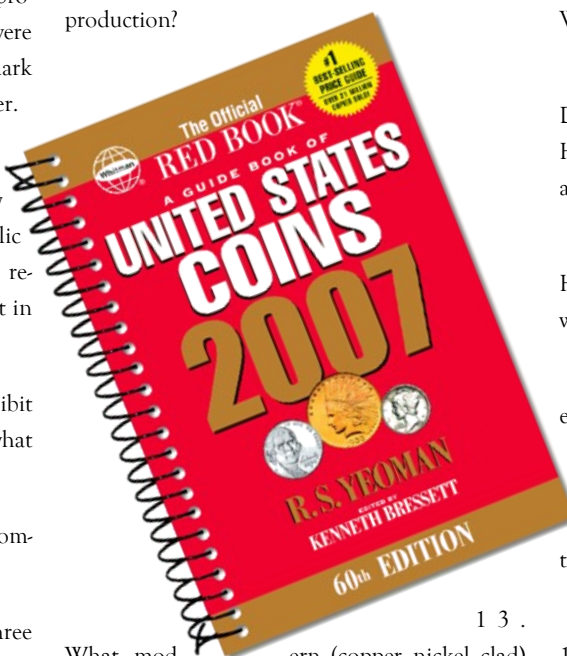
21. A very special (and rare) quarter eagle gold coin was made with CAL stamped over the eagle's head on the reverse indicating the gold used to mint it was from the great state to be California. In what year were these special coins produced?

22. The half eagle gold coin dated 1795 was the first, page 234.

23. What was the only year that an Indian Head \$5 gold piece was minted in New Orleans?

24. What was the largest denomination gold coin minted by the United States for circulation and what year was it first made for circulation?

25. The St. Gaudens \$20 gold piece is one of the most beautiful of our coinages. What were the first and last years of legal production of this coin?





# WIN Scholarship Award

If you would like to apply for WIN'S scholarship award to the ANA summer conference, now is the time! Deadline for applications is December 15th.

You must be a WIN member for at least one year before applying, and must be an active member by doing one of the following:

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- Write a full page (200-250 word) essay including why you want to attend the conference, and your numismatic background.
- Send a signed and dated disclaimer that you will not hold WIN responsible for loss or injury while attending or traveling to or from the conference.
- Send your dues for the scholarship year, if not already paid. (All dues must be received by December 15<sup>th</sup>.)
- Agree to provide Winning Ways a report on your experience at the summer seminar (reasonable length suggested) if you receive a scholarship from WIN.

(Note: You are not eligible for this scholarship if you have won it in the past 5 years.)

WIN pays tuition for present ANA member, along with dormitory room and board for a double occupancy room.

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